

# Loan Restructuring Inquiry

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to inquire about the possibility of restructuring my current loan(s) with your institution. Due to [brief explanation of financial situation], I am seeking a solution that will allow me to manage my debt more effectively.

My account details are as follows:

- Account Number: [Your Account Number]
- Loan Type: [Type of Loan]
- Current Balance: [Current Balance]

I would appreciate it if you could provide information on any available options for restructuring my loan, including but not limited to:

- Loan modification terms
- Reduced interest rates
- Extended repayment periods
- Any alternative repayment plans

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]